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HOUSING ELEMENT

HAMILTON, NORTH CAROLINA

1979

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HOUSING ELEMENT
HAMILTON, NORTH CAROLINA
1979

Prepared by
HAMILTON CITIZENS ADVISORY
PLANNING BOARD

Technical Assistance Provided By:

The Mid-East Commission
P. O. Drawer 1218
Washington, North Carolina 27889

PROJECT STAFF

Jack Cochran, Project Planner
Emma Payne, Secretary

SUMMARY STATEMENT
HAMILTON HOUSING ELEMENT

Section 600.70 (a) (b)

This section was fulfilled in the housing need section of the plan (refer to pages 11 - 14.)

Section 600.67 (b)

This requirement fulfilled in the Goals and Objectives section of the document (refer to pages 16 - 17.)

Section 600.70 (a) (2)

This requirement may be found on page 21, statement number 4.

Section 600.70 (a) (3)

This requirement may be found on page 21, statement 2.

Section 600.70 (a) (4)

Refer to Strategies and Implementing Activities, page 22.

Section 600.70 (b) (2)

Refer to the Public-Private Policies section pages 19 - 21 also refer to Strategies and Implementing Activities, page 22.

Section 600.67 (b)

Refer to pages 22 - 23.

Section 600.70 (b) (2)

Refer to table 3, page 13.

Summary Statement Continued-

Section 600.65 (b)

Refer to page 25 in the housing element.

Section 600.66 (d)

Refer to page 25 in the housing element.

Section 600.67 (b)

Both the Windsor Land Use Plan Addendum and Housing Element Update are consistent in that they use the same population base data.

Section 600.73 (e) (1)

Refer to the letter of transmittal.

Section 600.73 (c) (6)

At present there is no Wastewater Planning activity (208) being done in the Windsor area. Also this element is consistent with North Carolina, Clear Air Act of 1967, the State's Comprehensive Recreation Plan for Land and Water and the Coastal Area Management Act.

TOWN OF HAMILTON

Hamilton, N. C.

March 5, 1979

We, the Town Council of the Town of Hamilton, do hereby endorse the Hamilton land use and housing elements (Land Development Plan and Housing Element) as general guides to the future growth and development of Hamilton, this 5 day of March, 1979.

Will Knof
Mayor

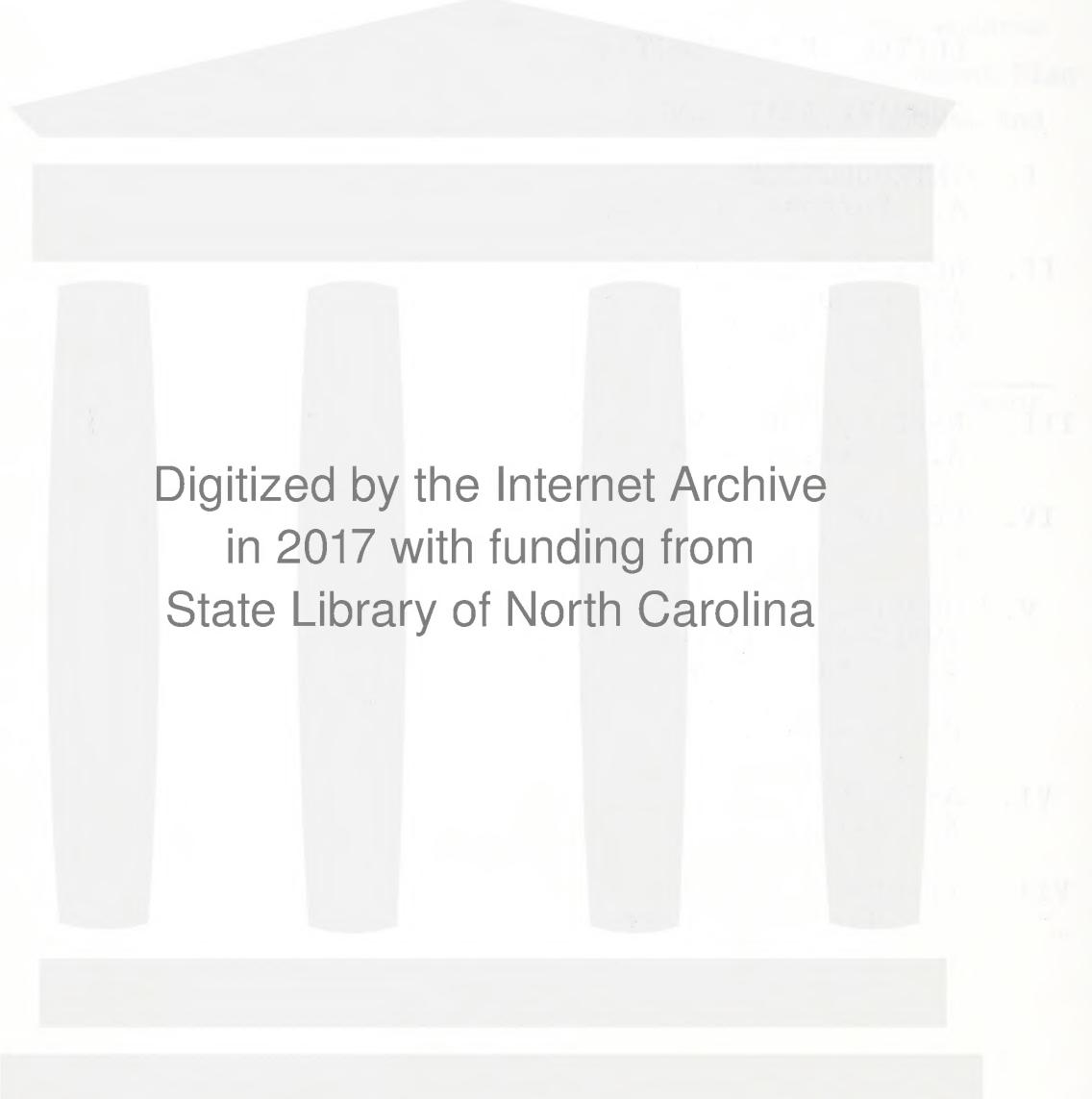
Town of Hamilton

ATTEST:

Nancy White
Clerk

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SECTION 1

INTRODUCTION

PURPOSE AND SCOPE

This Hamilton Housing Element has two major purposes. First, it attempts to gather and assemble, in one report, all available 1970 census data on housing relevant to Hamilton. This data has been gathered for the one enumeration district located within Hamilton.

The data presented can be used to acquaint the Hamilton Town Council and other interested residents with information on the housing stock. Ultimately, the information will be used to develop strategies for improving housing conditions in Hamilton. Secondly, this initial housing element responds to federal requirements for housing elements as required by participants in the U. S. Department's Comprehensive Planning Assistance "701" Program.

Primary housing data presented in this document came from two major sources: (1) the 1970 Census of Housing, and (2) a windshield survey. All existing planning documents were consulted in an effort to avoid unnecessary repetition of effort and expense.

The Hamilton Housing Element is divided into six section. Section 1, the Introduction, outlines the purpose, scope, and methodology; Section 2, Housing Characteristics, Inventory and Condition, assesses the Hamilton housing supply; Section 3, Need for Housing, assesses the current and future need for housing in the Hamilton planning area;

Section 4, Housing Goals and Objectives, formulates a broad goal and annual housing objectives; Section 5, Housing Policies, Strategies and Implementation Tools; formulates overall strategies--including implementation strategies--to correct present substandard housing conditions while making an effort to maintain and preserve existing and future standard housing. The final section, Section 6, is an assessment of environmental and historic considerations.

Whereas, Sections 2 and 3 focus on the existing and future housing stock, Section 4 and 5 seek to formulate specific housing policy statements.

Housing policy statements are based on the statistical findings in Section 2 and 3 and more importantly, on the needs and desires of the Hamilton residents as expressed by the Hamilton Citizens Planning Advisory Committee.

SECTION 2

HOUSING CHARACTERISTICS, INVENTORY AND CONDITION

HOUSING CHARACTERISTICS

Housing characteristics that will be considered in this study include total housing supply, crowding, household size, plumbing facilities, housing value and rent and vacancies.

Housing Supply. There were 124 housing units in Hamilton in 1970. Of that total 115 were occupied. Of the 115 occupied 76 were owner occupied units and 39 were renter-occupied units. It should also be noted that Blacks occupied 8% of all total occupied housing unit in 1970. According to information obtained through building permit data, Hamilton has added approximately 56 dwelling units since 1970. (See Table 1)

Crowding. Housing units with more than one person per room are considered crowded according to the 1970 Census of Housing. In 1970, there were 13 households in Hamilton with 1.01 or more persons per room. This represents about 11% of the 115 households present in 1970. Black overcrowding accounted for 85.0 percent of the town's overcrowded units.

Household Size. The number of persons who occupy a dwelling unit is the household size. Table 2 shows the number of households in Hamilton is estimated to have increased from 115 in 1970 to 188 presently. Family size as indicated by the number of households, however, is estimated to have decreased from 5.03 in 1970 to 3.22 in 1978. In line with both national trends, both black and white family sizes are estimated to

have dropped steadily since 1970.

TABLE 1

DWELLING UNIT ADDITIONS *

1971 - 1977

<u>1971</u>	<u>1972</u>	<u>1973</u>	<u>1974</u>	<u>1975</u>	<u>1976</u>	<u>1977</u>	<u>Total</u>
7	7	7	7	7	7	7	56

Source: Town Clerk Estimates, 1978

*NOTE: Dwelling units addition include mobile homes, multi-family units and single-family units.

TABLE 2

PERSONS PER HOUSEHOLD

HAMILTON

1970 - 1980

	<u>1970¹</u>	<u>1978²(Est.)</u>	<u>1980²</u>
Total Households	115	188	195
Persons Per Households	5.03	3.22	3.11
Black Persons Per Household	5.94	3.79	3.68
White Persons Per Household	5.49	3.51	3.40

1) U. S. Bureau of the Census, 1970 Census of Housing

2) Mid-East Computations, 1978

Plumbing Facilities. One indicator of the condition of housing used by the U. S. Census is the lack of one or more plumbing facilities. According to the 1970 Census of Housing, 32 occupied housing units in Hamilton lacked one or more plumbing facilities. This was 27.8 percent of the total number of occupied housing units present in 1970. The State average for rural areas during this time was 23.4 percent. Also in 1970 there were 27 occupied with no toilet facilities.

Housing Value and Rent. The median owner occupied housing value for Hamilton in 1970 was \$8,873. Black owner occupied housing average value was \$6,236 during this same time.

Cash rent paid on the average per month in 1970, was \$39.00 for white households and \$30.00 for black households.

Vacancies. Vacancy rates are important indicators as to the amount of "filtering down" that can take place in a community. Families as they become more affluent tend to vacate smaller less substantial housing for better housing. Such vacant units are then available to a poorer family also finding it their desire or need to find a better house as well. The number of vacancies also helps to indicate the amount of choice the consumer has in finding a new residence that meets their needs and budget constraints.

If vacancy rates are high, generally the rent or sales price in the market will go down or stabilize. The Federal Department of Housing and Urban Development uses a six percent base line vacancy rate as a general guideline in whether or not their housing assistance programs are needed to supply more housing. However, this six percent average may not reflect absence or abundance of certain types of housing, such as one bedroom apartments, three bedroom single-family homes, excetera.

The vacancy rate in Hamilton for 1970 was 7.6 percent. That is nine (9) units were either vacant, for sale or for rent. Also during this time of the units vacant had been vacant for at least a six month period. (See Table 3 for Housing Characteristics in Hamilton, 1970) Currently in Hamilton there are approximately 12 vacant dwelling units for sale or rent. This low number could be viewed as an indication of the need for additional dwelling units.

TABLE 3
SELECTED HOUSING CHARACTERISTICS
HAMILTON, NORTH CAROLINA-1970

	<u>Numerical Value</u>
<u>HOUSING TOTAL</u>	124
Total occupied dwelling units	115
Total renter occupied units	46
Total owner occupied units	69
Occupied units with incomplete plumbing	32
Occupied units with no toilet	27
Number of dwelling units occupied by 1.01 or more persons	13
Number of dwelling units occupied by Blacks with 1.01 or more persons	11
Number of housing units that are single Family structures	113
Average home value	\$ 8,873
Average monthly rent	\$ 39
Vacant housing units	9
Housing Total:	The number of occupied housing units plus the number of vacant units.
Source:	1970 Census of Housing

SECTION 3 NEED FOR HOUSING

HOUSING NEEDS

It is important to note here, that this study makes a distinction between housing need and housing demand.

"Demand" is an economic concept, involving the potential and actual buying power of families and individuals as they seek housing on the market. "Need" is a social concept and is concerned with the number of housing units necessary to provide decent, safe and sanitary housing, plus a reasonable vacancy rate, for an area's households. Need encompasses both effective and ineffective demand.

In determining housing need the following variables were used:

Household: The total number of occupied housing units currently in town.

Low and Moderate Households: This figure assumes that the percentage of low and moderate household that existed in 1970 has and will remain the same until 1980. Low and moderate households are defined as those households who were living in substandard housing units. This amounted to 32 in 1970 for Hamilton.

Undoubling or Overcrowding: In 1970, 13 housing units were overcrowded in town. It is assumed that the same percentage of occupied or overcrowded units that existed in 1970 exists currently.

Vacancy: Here this refers to the number of vacant for sale or rent dwelling units needed.

Substandard:

Here substandard refers to those units that were substandard in 1970. This assumes that the same number that existed in 1970 currently exists.

The methodology is further explained in the following formula:

$$1978 \text{ Town Net Housing (Deficit) Need} = (HH+O+V) - (HS_1 - S_1)$$

$$1978 \text{ Town Low and Moderate Income Need} = (1+mHH+O+V) - (1+mHS_1 - S_1)$$

Where:

HH - Number of Households

O - Overcrowded or Doubled Households

V - Vacancy Factor

S_1 - Substandard Dwelling Units

HS_1 - Total Housing Supply

$1+m$ - Low and Moderate

Table 3 denote the preceding formula.

TABLE 4
HOUSING NEED ANALYSIS
HAMILTON, NORTH CAROLINA

1978

<u>Total Housing Need</u>		<u>Total Housing Supply</u>	
Households	188	All dwelling units	200
Undoubling	+ 13		
Vacancy 9.7%	+ 12	Substandard	- 60
Total need	213	Useable and available supply (net)	140
Useable and available supply	- 140		
Total deficit	73		
<u>Low and Moderate Income Need</u>		<u>Low and Moderate Income Supply</u>	
Low-moderate households	60	Dwelling units- occupied by low-moderate households 1970	60
Undoubling) total)	of + 6	Low-moderate units produced since 1970	+ 0
Vacancy 18.3%	+ 6		
Total low-moderate need	72	Used and available for 1+m 1978	60
Useable and available 1+m supply	+ 28	Substandard	- 60
Low-moderate deficit 1978 =99% of the total	100	Useable and available 1+m supply (net)	- 28

Projected 1980 housing needs are based on the following assumptions:

- 1) no public housing units will be constructed and occupied by 1980;
- 2) an average of seven (7) dwelling units will be built in Hamilton each year until 1980;
- 3) an average of one (1) FHA financed dwelling units will be built each year until 1980 in Hamilton;
- 4) Hamilton's population will be 609 by 1980;
- 5) Hamilton's average household size in 1980 will be 3.11.

With the preceding assumptions in mind it is projected that Hamilton's total 1980 housing needs will be 72 dwelling units. This means that 72 dwelling units will have to be built and/or rehabilitated to provide adequate housing for Hamilton's expected population. It is also projected that the low and moderate housing needs will be 70 units of the total.

The methodology for 1980 projected housing needs is further explained in the following formula:

1980	Total Need	=	78N+pnb-pub
	72	=	73+7-8
1980	Low and Moderate Need	=	1+mN-pnb-pub
	70	=	72-2-0
Where:	78N	-	Total Needed Units in 1978
	pnb	-	Projected New Households
	pub	-	Projected New Units Built by 1980
	1+mN	-	Low and Moderate Need

pub - Projected New Units Built
by 1980

1+mN - Low and Moderate Need

SECTION 4

HOUSING GOALS AND OBJECTIVES

GOALS AND OBJECTIVES

The overall goal addressed by the Hamilton Housing Element is "to provide a safe, decent, and sanitary dwelling unit in a suitable living environment for every citizen.

In pursuit of this goal, and to facilitate meeting the town's housing needs, the following annual objectives are proposed:

FY 79-80

Objectives:

- 1) Apply for HUD Housing and Community Development Funds;
- 2) Enforce zoning and building codes;
- 3) Investigate federal housing programs and determine how they may be utilized by the town;
- 4) Investigate forming a Housing Task Force Committee to look into the housing problems of Hamilton.

FY 80-81

Objectives:

- 1) Apply for HUD Community Development Funds;

- 2) Continue to enforce existing codes and ordinances
- 3) Investigate and identify possible available sites for low and moderate dwelling units;
- 4) to bring in the appropriate officials from different agencies to answer questions about the different housing programs.

FY 81-82

Objectives:

- 1) Continue to apply for Community Development Funds;
- 2) Continue to enforce all existing codes and ordinances;
- 3) Continue to solicit citizens input into how the housing problems can be solved.

SECTION 5 HOUSING POLICIES, STRATEGIES AND IMPLEMENTATION TOOLS

PUBLIC-PRIVATE POLICIES

A housing plan is not complete without specific policies formulated to aid in achieving the goals and objectives. These policy statements will provide actions and principles which will guide the town's administration and other public/private institutions in dealing successfully with the housing problems and needs of Hamilton's citizens.

No distinct separation of private and public policies have been made. It is generally felt that the housing market is essentially a private system and that public-private coordination and cooperation is essential to housing improvements. The production and exchange of local housing is largely in private hands and is influenced by conditions, in many cases, in which the local government has little of control. Yet there are areas, e. g., where the local government can play a role in housing development and availability. Governmental policies relating to zoning, building codes, subdivision regulations, etc., will have an influence on the location and availability of housing in the town.

There are, however, several key points that must be made before any action can be taken in housing by local governments. First, local officials must recognize that a housing problem exists. Secondly, local officials must recognize that housing problems are not an isolated condition

which can be solved in a piecemeal manner. Housing is an indivisible part of the entire community fabric; and to improve it, one must improve the entire community development process. Finally, local officials must make a definitive commitment to improving the town's housing conditions. The following proposed policies would form the framework and foundation from which Hamilton's housing commitment could be launched.

Policy Statements

Encourage active participation in new and rehabilitated housing process by lending institutions through mortgage loans to non-profit organizations, limited dividend and profit motivated developers, and through the provision of risk capital for housing development ventures.

Employ the use of capital improvements as a device for steering developmental monies toward stabilizing efforts in "high risk" and/or demolition of the deteriorating housing supply.

Utilization and enforcement of housing codes in a manner that will encourage the appropriate use of rehabilitation, conservation, and/or demolition of the deteriorating housing supply.

Determine and remove any discriminatory restrictions imposed by local codes and ordinances upon the location of low and moderate income housing developments or the rehabilitation, renewal, and revitalization of existing neighborhoods.

Promote the use of new materials and techniques that will maintain a high level quality while lowering cost, speeding construction, and conserving energy.

Encourage the rehabilitation of non-residential property in order to promote total community development.

Encourage and promote programs aimed at working with neighborhood groups to improve the quality of the residential environment.

Encourage developers and sponsors to work with local officials in meeting numerical goals for low and moderate income housing.

STRATEGIES AND IMPLEMENTING ACTIVITIES

Strategies and implementation activities for meeting Hamilton's housing needs will basically focus on activities as outlined in the Hamilton Land Development Plan. As previously mentioned, there are governmental policies such as those relating to zoning, subdivision regulations, building codes, utility extensions, and property taxation that will have an influence on the location and availability of housing in the town. It is through application of these controls and other measures that Hamilton will seek to implement the policies of this housing element. (See Appendix B for listing of programs that could help Hamilton solve its housing problems.)

EVALUATION

As noted in the land use element, it is recommended that a progress assessment be made at the end of each fiscal year. The assessment should be made by a planning board with recommendations forwarded to the town council. The major evaluation goal is to accomplish those stated housing objectives within a three-year time period. In some instances, it may be necessary to re-prioritize objectives; and, in other instances, implementation of objectives may be ahead of schedule. At any rate, the evaluation process should be flexible enough to compensate

for unexpected conditions, e. g., severe weather, gas or oil shortages of construction materials, etc., beyond the local government's control. (See evaluation form in Appendix A.)

SECTION 6

ASSESSMENT

ASSESSMENTS

The environmental and historic assessment discussed in the Land Development Plan (land use element) are applicable to this housing element.

APPENDICES

APPENDIX A
HOUSING
ANNUAL OBJECTIVES EVALUATION FORM

- A. OBJECTIVE ATTAINMENT YEAR FY _____ TO _____
- B. OBJECTIVE STATEMENTS
- C. PROGRESS MADE TOWARD IMPLEMENTING OBJECTIVES
- D. PROBLEMS ENCOUNTERED IN MEETING OBJECTIVES, IF ANY
- E. RECOMMENDATIONS

Planning Board Chairman

Date

APPENDIX B

OUTSIDE RESOURCES FOR MEETING GOALS AND OBJECTIVES

A number of governmental agencies have technical assistance and financial resources for assisting communities and individual families with their housing problems. This section lists some of the outside resource programs that may be most appropriate in meeting the needs of Hamilton's poorly housed citizens. Detailed information on each program may be obtained from the sponsoring agencies such as: (1) The Department of Housing and Urban Development, (2) Federal Housing Administration, (3) Farmers Home Administration, (4) the Mid-East Regional Housing Authority, and (5) the new Housing Section within the North Carolina Department of Natural Resources and Community Development. Private lending institution loan officers can also supply information about available loan subsidy programs.

The following listings are brief descriptions of the nature of specific resource agency housing efforts that are presently available, or soon will be.

FARMERS HOME ADMINISTRATION (FmHA)

* Local Contact

County Supervisor
Highway 64 Bypass
Williamston
North Carolina 27892
(919) 792-5161

*** HUD Section 202 Loan Program for Rental Housing for the
Elderly and Handicapped**

The Section 202 program provides direct loans non-profit sponsors (Mid-East Regional Housing Authority) to construct new housing or to substantially rehabilitate housing for the elderly and the handicapped. Financing is limited to projects using Section 8 rental assistance payments.

Tenants eligible for Section 202 projects include a single persons who are 62 years old or over, or handicapped and whose income is no more than 80 percent of the Martin County median income.

*** HUD Section 207 Mortgage Insurance for Mobile Home Courts**

This program is designed to help finance or rehabilitate mobile home parks. The Federal Housing Administration (FHA) insures mortgages made by private lending institutions on the entire park site. Mortgages are limited to \$3,900 per individual mobile home space in the park.

Developers who meet FHA requirements apply to an approved FHA lending institution after consultation with the local FHA insuring office.

*** HUD Community Development Block Grants**

The purpose of this program is to provide communities with direct block grants for a range of activities previously eligible under separate categorical grant programs: Urban Renewal; Neighborhood Development Grants; Model Cities; Water and Sewer Grants; Neighborhood Facilities Grants; Rehabilitation Loans; Open Space and Urban Beautification; Historic Preservation Grants. Hamilton can apply for a maximum of \$1,000,000 Discretionary Funds under this program, available to a limited number of non-metropolitan communities in the state.

Public bodies such as the Mid-East Regional Housing Authority pay as low as 1 percent interest, while private developers receive 9 percent loans, and non-profit cooperatives pay 3 percent interest.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

* HUD Area Office
415 North Edgeworth Street
Greensboro, North Carolina 27401

* Section 8 Lower Income Rental Assistance

This is a rent subsidy for low-income families to help them afford decent housing in the private market.

HUD makes up the difference between rent for an adequate housing unit. No eligible tenant need pay more than 25 percent of adjusted income toward rent. Housing subsidized by HUD must meet certain standards of safety and sanitation and rents for these units must fall within the range of fair market rents as determined by HUD. This rental assistance may be used in existing housing or in new construction or substantially rehabilitated units. Different procedures apply in each case.

The Mid-East Regional Housing Authority can administer the existing housing program, certify eligible tenants, inspect the units proposed for subsidy, and contract with leases with landlords to pay their share of rent.)

Non-profit and profit-motivated developers, alone or together with public housing agencies, submit proposals for substantial rehabilitation or new construction in response to invitations from HUD; or they may apply to their State contracts to subsidize the units to be occupied by eligible families.

Tenants must be of low moderate income, with incomes up to 80 percent of the Bertie County median income. (This was \$5,760 in 1976.)

* FmHA Section 502 Homeownership Loan Program

The Farmers Home Administration's basic home improvement program is known as Section 502 of the Housing Act of 1949. The purpose of this program is to provide 100 percent loans to homeowners who want to buy, build, rehabilitate, or relocate a home. The repayment period on 502 loans can be a maximum of 33 years. For low income families (less than \$11,200 annually), the interest rate can go down to 1 percent. Use of the loan for substandard home rehabilitation requires bringing the unit up to code standards.

In addition, the 502 program has what are called "1:2:3 loans can be for \$7,000 with a 25-year maximum repayment period. Interest rates for adjusted family income under \$3,000; \$3,000 - \$5,000; and \$5,000 - \$7,000 are 1, 2 and 3 percent, respectively (hence the term 1:2:3 loans.)

* FmHA Section 504 Home Repair Program

This program is designed for providing loans and grants to low income families. Grants, however, are restricted to the elderly. Funds can be used for a variety of basic "necessity-type" improvements, including: plumbing facilities, adding a room, repairing a roof, etc.

Section 504 applicants must first lack means to repay a standard Section 502 loan. Maximum sized loans and repayment periods range from \$1,500, with repayment in 10 years, to \$5,000 loans for 20 years.

* FmHA Section 515 Rural Rental and Cooperative Housing Loans

This is the program that the Mid-East Regional Housing Authority has applied to for front-end money to build the thirty HUD Section 8 rent subsidy units. Applicants can be private, public, and non-profit groups. Funds can be used for constructing new rental housing or for the purchase or repair of existing rental housing.

Technical Assistance Provided By:



WASHINGTON, NORTH CAROLINA